IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE:

§ CASE NO. 23-32956-H4-13

James Leon Pereira

888888

DEBTOR § CHAPTER 13

MOTION TO EXTEND AUTOMATIC STAY

THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS MOTION WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Comes now James Leon Pereira, Debtor, and filed this Motion to Extend Automatic Stay and would respectfully show as follows:

- 1. Debtor filed previous bankruptcy case number 22-33595-H4-13. The previous case was pending within one year of the filing date of this case. Debtor seeks to extend the Section 362 stay in this case and shows the Court that this case is filed in good faith.
- 2. In the previous case, the Chapter 13 Trustee filed a Motion to Dismiss on 2/7/2023. See Doc. No. 25. The Trustee's Motion to Dismiss alleged failure to make required payments and appear at meeting of creditors as grounds for dismissal.
- The Court granted the Trustee's Motion to Dismiss by order signed on 5/15/2023. See Doc. No. 45.
- 4. Debtor filed the instant bankruptcy proceeding on 8/1/2023.

- 5. Debtor did attend the reset meeting of creditors in his last case but was unable to make Chapter 13 plan payments in the previous case because his wage order was not deducting. Debtor did not understand that he had to send in the payments that were not deducted. Due to a miscommunication with his prior counsel not all documents were timely provided and debtor's case was dismissed before he could catch up on his payments.
- 6. Since the dismissal of the previous case, Debtor has obtained new counsel. Debtor understands he must make payments every month until they are deducted from his wages. Debtor is in touch with his counsel and prepared to provide any additional signatures or paperwork that is required in his case. Debtor's current income will allow Debtor to successfully complete this Chapter 13 plan.
- 7. Debtor filed this bankruptcy proceeding in good faith so Debtor may protect his homestead, reorganize his debts, and receive a discharge.
- 8. The automatic stay should be extended as to all creditors on the basis that Debtor filed this case in good faith to complete the Chapter 13 plan. The change in Debtor's financial circumstances evidences Debtor's ability to make all plan payments as required.
- 9. The automatic stay should be extended as to the secured creditors listed on ScheduleD. Debtor's homestead is necessary to an effective reorganization.
- 10. The automatic stay should be extended as to Debtor's priority and general unsecured creditors listed on schedules E and F. Were these creditors not stayed during the term of this bankruptcy proceeding, the collection efforts would impair Debtor's ability to successfully complete this Chapter 13 Plan.

11. To the extent that the stay was lifted in a previous case as to any real property still in Debtor's possession, Debtor requests the automatic stay be imposed pursuant to 11. U.S.C. § 362(b)(20).

Premises considered, Debtor requests that the Court grant this Motion to Extend Automatic Stay. A form of Order is submitted with this motion.

Respectfully submitted, THE KEELING LAW FIRM

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CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Motion to Extend Automatic Stay has been served on all parties by electronic service or by United States First Class Mail on August 4, 2023, as follows:

UNITED STATES TRUSTEE

United States Trustee 515 Rusk, Ste. 3516 Houston, TX 77002

CHAPTER 13 TRUSTEE

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DEBTOR

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